

Below is a copy of the Maryland statute requiring insurance companies to cover hearing aids for children. It went into effect October 1, 2001. The state mandate does not extend to policies exempted under the Federal ERISA law, Employee Retirement Income Security Act. Generally, the exempted policies cover government employees and self-insured plans. Also excluded are policies issued under small group plans in the state of Maryland.

Maryland Code : INSURANCE : TITLE 15. HEALTH INSURANCE :
SUBTITLE 8. REQUIRED HEALTH INSURANCE BENEFITS :

§ 15-838. Hearing aid coverage for a minor child.

(a) "Hearing aid" defined.- In this section, "hearing aid" means a device that:

- (1) is of a design and circuitry to optimize audibility and listening skills in the environment commonly experienced by children; and
- (2) is nondisposable.

(b) Applicability.- This section applies to:

- (1) insurers and nonprofit health service plans that provide hospital, medical, or surgical benefits to individuals or groups on an expense-incurred basis under health insurance policies or contracts that are issued or delivered in the State; and
- (2) health maintenance organizations that provide hospital, medical, or surgical benefits to individuals or groups under contracts that are issued or delivered in the State.

(c) Coverage - In general.-

- (1) An entity subject to this section shall provide coverage for hearing aids for a minor child who is covered under a policy or contract if the hearing aids are prescribed, fitted, and dispensed by a licensed audiologist.
- (2) (i) An entity subject to this section may limit the benefit payable under paragraph (1) of this subsection to \$1,400 per hearing aid for each hearing-impaired ear every 36 months.
- (ii) An insured or enrolled individual may choose a hearing aid that is priced higher than the benefit payable under this subsection and may pay the difference between the price of the hearing aid and the benefit payable under this subsection, without financial or contractual penalty to the provider of the hearing aid.

(d) Greater coverage.- This section does not prohibit an entity subject to this section from providing coverage that is greater or more favorable to an insured or enrolled individual than the coverage required under this section.

[2001, ch. 445.]